

Fill in this information to identify your case and this filing:

Debtor 1	Mark	Austin	Rosetta
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Texas			
Case number 24-30092			

United States Courts
Southern District of Texas
FILED

JAN 23 2024

Nathan Ochsner, Clerk of Court

 Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1. 9374 Briar Forest Dr

Street address, if available, or other description

Houston	TX	77063
City	State	ZIP Code

Harris
County

If you own or have more than one, list here:

1.2. 23571 1/2 Maribel Ave

Street address, if available, or other description

Carson	CA	90745
City	State	ZIP Code

Los Angeles
County

What is the property? Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other Townhome

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$ 275,000	\$ 275,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

 Check if this is community property (see instructions)**Who has an interest in the property? Check one.**

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

What is the property? Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$ 406,000	\$ 90,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

1/3 of probate estate. asset's title in litigation

 Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

3.3. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information: _____

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

3.4. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information: _____

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes

4.1. Make: _____

Model: _____

Year: _____

Other information: _____

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

If you own or have more than one, list here:

4.2. Make: _____

Model: _____

Year: _____

Other information: _____

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here →

\$ 1,500

First Name

Middle Name

Last Name

Part 4: Describe Your Financial Assets**Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes

Cash:

\$

17. Deposits of money*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes

Institution name:

17.1 Checking account:	Sofi Bank	\$ 307
17.2 Checking account:		\$ _____
17.3 Savings account:		\$ _____
17.4 Savings account:		\$ _____
17.5 Certificates of deposit:		\$ _____
17.6 Other financial account:		\$ _____
17.7 Other financial account:		\$ _____
17.8 Other financial account:		\$ _____
17.9 Other financial account:		\$ _____

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes

Institution or issuer name:

Fidelity Brokerage	\$ 25
Charles Schwab	\$ 1
Robinhood	\$ 12

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity:

AngelList Funds (illiquid)

% of ownership:

0 %

\$ 23,650

.....

..... %

\$ _____

.....

..... %

\$ _____

Debtor 1

Mark Austin Rosetta

First Name Middle Name

Last Name

Case number (if known) 24-30092

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____	\$ _____
_____	\$ _____
_____	\$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No Yes. Give specific information about them.....

\$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them.....

\$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them.....

\$ _____

Money or property owed to you?**Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal:	\$ _____
State:	\$ _____
Local:	\$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....

Alimony:	\$ _____
Maintenance:	\$ _____
Support:	\$ _____
Divorce settlement:	\$ _____
Property settlement:	\$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information.....

\$ _____

Debtor 1 **Mark Austin Rosetta**
 First Name Middle Name Last Name

Case number (if known) **24-30092**

40 Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe

Laptop, monitors, desktop, gpu

\$ **2,500**

41 Inventory

No

Yes. Describe

unsold inventory that was damaged durvey Hurricane or age

\$ **0**

42 Interests in partnerships or joint ventures

No

Yes. Describe

Name of entity:

% of ownership:

% \$
 % \$
 % \$

43 Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe

\$

44 Any business-related property you did not already list

No

Yes. Give specific
information

\$
\$
\$
\$
\$
\$

**45 Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached
for Part 5. Write that number here**

→ \$ **2,600**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

Current value of the
portion you own?

Do not deduct secured claims
or exemptions.

47 Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes

\$

Debtor 1 Mark Austin Rosetta

Case number 24-30092

Schedule A/B Attachment

Line 34 continuation

Creditor **Torts**

*Woodlake Forest II Home Owners Association**

- Malicious Prosecution
- Housing Discrimination
- Cloud of Homestead
- Violation of Automatic Stay
- Violation of Fair Debt Collections Act

*Holt Tollett PC**

- Malicious Prosecution
- Violation of Automatic Stay
- Violation Fair Debt Collections Act

*Harkor Homes aka New Western Acquisitions**

- Fraudulent Lien
- Cloud of Homestead

*Real Offers Investors**

- Fraud in the Inducement

* = additionally, due to the nature of torts in question,
agents are potentially liable despite a corporate veil

United States Courts
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JAN 23 2024

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amended filing

Fill in this information to identify your case:

Debtor 1	Mark	Austin	Rosetta
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Texas			
Case number (if known) 24-30092			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	
Brief description: <u>Townhome</u>	\$ 275,000	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Constitution, Property Code 41.001-41.024
Line from <i>Schedule A/B</i> : <u>1.1</u>			
Brief description: <u>Army Corps suit for damages</u>	\$ 130,000	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Constitution, Property Code 41.001-41.024
Line from <i>Schedule A/B</i> : <u>33</u>			
Brief description: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from <i>Schedule A/B</i> : _____			

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Debtor 1 **Mark Austin Rosetta**
 First Name Middle Name Last Name

Case number (if known) **24-30092****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: <u>furniture</u>	\$ <u>300</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.002 a(1)
Line from Schedule A/B: <u>6</u>			
Brief description: <u>clothes</u>	\$ <u>200</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.002 a(2)(5)
Line from Schedule A/B: <u>11</u>			
Brief description: <u>tools of trade</u>	\$ <u>2,500</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.002 a(4)
Line from Schedule A/B: <u>40</u>			
Brief description: <u>watch</u>	\$ <u>50</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.002 a(6)
Line from Schedule A/B: <u>12</u>			
Brief description: <u>cars</u>	\$ <u>1,500</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.002 a(9)
Line from Schedule A/B: <u>3</u>			
Brief description: <u>sports equipment</u>	\$ <u>200</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.002 a(8)
Line from Schedule A/B: <u>9</u>			
Brief description: <u>Retirement funds</u>	\$ <u>15,000</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.0021
Line from Schedule A/B: <u>21</u>			
Brief description: <u>Firearms</u>	\$ <u>150</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	TX Property Code 42.002 a(7)
Line from Schedule A/B: <u>10</u>			
Brief description:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B:			
Brief description:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B:			
Brief description:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B:			
Brief description:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B:			

Fill in this information to identify your case:

Debtor 1	Mark	Austin	Rosetta
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Texas			
Case number (If known)		24-30092	

United States Courts
Southern District of Texas
FILED

JAN 23 2024

Nathan Ochsner, Clerk of Court

Check if this is an
amended filing

Official Form 106D**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 Harris County Tax Collector

Creditor's Name
P.O. Box 4663
Number Street

Describe the property that secures the claim:

Townhome, Sch A, line 1.1

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
--	--	--

\$ 4,625 \$ 275,000 \$ 0

Houston TX 77210
City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a
community debt

Date debt was incurred 1/23, 1/24

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured
car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Last 4 digits of account number _____

2.2 Woodlake Forest II HOA

Creditor's Name
11000 Corporate Center Dr #150
Number Street

Describe the property that secures the claim:

\$ 8,383 \$ 275,000 \$ 0

c/o PMG

Houston TX 77041
City State ZIP Code

Townhome, Sch A, line 1.1

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured
car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) HOA dues

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a
community debt

Date debt was incurred 1/23, 1/24

Last 4 digits of account number 5 0 8 4

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 13,008

United States Courts
Southern District of Texas
FILED

JAN 23 2024

Nathan Ochsner, Clerk of Court

Fill in this information to identify your case:

Debtor 1	Mark	Austin	Rosetta
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Texas			
Case number (if known) 24-30092			

Check if this is an
amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 CA Franchise Tax Board	\$ 4,223	\$ 4,223	\$ 0
Priority Creditor's Name	Last 4 digits of account number		
Bankruptcy Section, MS: A-340	When was the debt incurred?		
Number Street	As of the date you file, the claim is: Check all that apply.		
PO BOX 2952	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed		
Sacramento CA 95812	Type of PRIORITY unsecured claim:		
City State ZIP Code	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
2.2 City Of Houston	\$ 265	\$ 265	\$ 0
Priority Creditor's Name	Last 4 digits of account number		
1400 Lubbock Street	When was the debt incurred?		
Number Street	As of the date you file, the claim is: Check all that apply.		
Houston TX 77002	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed		
City State ZIP Code	Type of PRIORITY unsecured claim:		
Who incurred the debt? Check one.	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input checked="" type="checkbox"/> Other. Specify traffic ticket		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 **Mark Austin Rosetta**
 First Name Middle Name Last Name

Case number (if known) 24-30092**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.**4.1 Carlos and Lucia Guedez**

Nonpriority Creditor's Name
9372 Briar Forest Dr
 Number Street
Houston TX 77063
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

- No
 Yes

Last 4 digits of account number \$ ~15,000When was the debt incurred? 06/2019**As of the date you file, the claim is: Check all that apply.**

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify attorney fees judgment

4.2 Memorial Hermann Healthcare System

Nonpriority Creditor's Name
929 Gessner Dr, Suite 2600
 Number Street
Houston TX 77024
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

- No
 Yes

Last 4 digits of account number \$ 5,593When was the debt incurred? 02/2018**As of the date you file, the claim is: Check all that apply.**

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify medical bill

4.3 JP Morgan Chase

Nonpriority Creditor's Name
PO BOX 15369
 Number Street
WILMINGTON DE 19850
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

- No
 Yes

Last 4 digits of account number 0 6 1 8\$ 1,860When was the debt incurred? 12/2023**As of the date you file, the claim is: Check all that apply.**

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify credit card

Debtor 1 **Mark Austin Rosetta**
 First Name Middle Name Last Name

Case number (if known) 24-30092**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.4	Synchrony Bank/WalMart Nonpriority Creditor's Name PO BOX 71746 Number Street PHILADELPHIA PA 19176 City State ZIP Code	Last 4 digits of account number <u> </u> \$ <u>4,291</u> When was the debt incurred? <u>11/2015</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed
	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u>	
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	
	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
4.5	BEST BUY/CBNA Nonpriority Creditor's Name PO BOX 6497 Number Street SIOUX FALLS, ND 57117 City State ZIP Code	Last 4 digits of account number <u> </u> \$ <u>169</u> When was the debt incurred? <u>04/2018</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed
	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card</u>	
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	
	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
4.6	CIRRO ENERGY Nonpriority Creditor's Name P.O. Box 2229 Number Street Houston TX 77252 City State ZIP Code	Last 4 digits of account number <u>9 7 1 9</u> \$ <u>123</u> When was the debt incurred? <u>08/2019</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed
	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Utility bill cancellation</u>	
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	
	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Debtor 1 **Mark Austin Rosetta**

Case number (if known) 24-30092

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

MERCANTILE ADJUSTMENT BU

Name _____

165 LAWRENCE BELL DRIVE SUITE 100

Number Street _____

WILLIAMSVILLE

NY

14221

City _____

State _____

ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Debtor 1

Mark

First Name

Austin

Middle Name

Rosetta

Last Name

Case number (if known) 24-30092

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

Total claims from Part 1

	Total claim
6a. Domestic support obligations	\$ 0
6b. Taxes and certain other debts you owe the government	\$ 4,488
6c. Claims for death or personal injury while you were intoxicated	\$ 0
6d. Other. Add all other priority unsecured claims. Write that amount here.	\$ + 0

6e. Total. Add lines 6a through 6d.

\$	4,488
----	-------

Total claims from Part 2

	Total claim
6f. Student loans	\$ 0
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ 0
6h. Debts to pension or profit-sharing plans, and other similar debts	\$ 0
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	\$ + 27,036

6j. Total. Add lines 6f through 6i.

\$	27,036
----	--------

Fill in this information to identify your case:

Debtor	Mark	Austin	Rosetta
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Texas			
Case number (if known)	24-30092		

United States Courts
Southern District of Texas
FILED

JAN 23 2024

Nathan Ochsner, Clerk of Court

 Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 Real Offer Investors

Name
never disclosed
Number Street
Bexar County TX
City State ZIP Code

Contract for sale of townhome, already cancelled due to fraudulent misrepresentation

2.2

Name
Number Street
City State ZIP Code

2.3

Name
Number Street
City State ZIP Code

2.4

Name
Number Street
City State ZIP Code

2.5

Name
Number Street
City State ZIP Code

United States Courts
Southern District of Texas
FILED

JAN 23 2024

Nathan Ochsner, Clerk of Court

Check if this is an
amended filing

Fill in this information to identify your case:		
Debtor 1	Mark	Austin.
	First Name	Middle Name
	Last Name	
Debtor 2		
(Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: Southern District of Texas		
Case number	24-30092	
(If known)		

Official Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No
 Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on **Schedule D** (Official Form 106D), **Schedule E/F** (Official Form 106E/F), or **Schedule G** (Official Form 106G). Use **Schedule D**, **Schedule E/F**, or **Schedule G** to fill out Column 2.

Column 1: Your codebtor

3.1

Name

Number Street

City State ZIP Code

3.2

Name

Number Street

City State ZIP Code

3.3

Name

Number Street

City State ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

101

Fill in this information to identify your case:

Debtor 1	Mark	Austin.	Rosetta
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Texas			
Case number (if known)	24-30092		

JAN 23 2024

Nathan Ochsner, Clerk of Court

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
 MM / DD / YYYY

Official Form 106I

12/15

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation		
Employer's name		
Employer's address	Number Street _____ _____ _____	
	Number Street _____ _____ _____	
	City State ZIP Code _____	
How long employed there?	n/a	
	n/a	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross income. Add line 2 + line 3.

For Debtor 1	For Debtor 2 or non-filing spouse
2. \$ _____ 0	\$ _____
3. + \$ _____ 0	+ \$ _____
4. \$ _____ 0	\$ _____

Debtor 1 **Mark Austin. Rosetta** Case number (if known) **24-30092**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....	→ 4. \$ <u>0</u>	\$ _____

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0</u>	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ <u>0</u>	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ <u>0</u>	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ <u>0</u>	\$ _____
5e. Insurance	5e. \$ <u>0</u>	\$ _____
5f. Domestic support obligations	5f. \$ <u>0</u>	\$ _____
5g. Union dues	5g. \$ <u>0</u>	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ <u>0</u>	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <u>0</u>	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>0</u>	\$ _____

8. List all other income regularly received:

- 8a. **Net income from rental property and from operating a business, profession, or farm**

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0 \$ _____

- 8b. **Interest and dividends**

8b. \$ 0 \$ _____

- 8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive**

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 200 \$ _____

- 8d. **Unemployment compensation**

8d. \$ 0 \$ _____

- 8e. **Social Security**

8e. \$ 0 \$ _____

- 8f. **Other government assistance that you regularly receive**

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____ 8f. \$ 0 \$ _____

- 8g. **Pension or retirement income**

8g. \$ 0 \$ _____

- 8h. **Other monthly income. Specify: NONE**

8h. + \$ 0 + \$ _____

9. **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 200 \$ _____

10. **Calculate monthly income.** Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 200 + \$ _____ = \$ 200

11. **State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. + \$ 0

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income.

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

\$ 200

Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**

No.

Yes. Explain: Looking for full time work, increase

United States Courts
Southern District of Texas
FILED

JAN 23 2024

Fill in this information to identify your case:

Debtor 1	Mark	Austin	Rosetta
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Texas			
Case number (if known)	24-30092		

Check if this is:

Nathan Ochsner, Clerk of Court

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

<u>Your expenses</u>	
4.	\$ 0
4a.	\$ 400
4b.	\$ 0
4c.	\$ 0
4d.	\$ 300

Debtor 1	Mark	Austin	Rosetta	Case number (if known)	24-30092
	First Name	Middle Name	Last Name		
Your expenses					
5.	Additional mortgage payments for your residence, such as home equity loans				\$ 0
6.	Utilities:				
6a.	Electricity, heat, natural gas				\$ 25
6b.	Water, sewer, garbage collection				\$ 0
6c.	Telephone, cell phone, Internet, satellite, and cable services				\$ 25
6d.	Other. Specify: n/a				\$ _____
7.	Food and housekeeping supplies				\$ 0
8.	Childcare and children's education costs				\$ 0
9.	Clothing, laundry, and dry cleaning				\$ 0
10.	Personal care products and services				\$ 0
11.	Medical and dental expenses				\$ 0
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.				\$ 0
13.	Entertainment, clubs, recreation, newspapers, magazines, and books				\$ 0
14.	Charitable contributions and religious donations				\$ 0
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.				
15a.	Life insurance				\$ 0
15b.	Health insurance				\$ 0
15c.	Vehicle insurance				\$ 0
15d.	Other insurance. Specify: n/a				\$ _____
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____				\$ 0
17.	Installment or lease payments:				
17a.	Car payments for Vehicle 1				\$ n/a
17b.	Car payments for Vehicle 2				\$ n/a
17c.	Other. Specify: _____				\$ 0
17d.	Other. Specify: _____				\$ 0
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).				\$ 0
19.	Other payments you make to support others who do not live with you. Specify: n/a				\$ 0
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .				
20a.	Mortgages on other property				\$ n/a
20b.	Real estate taxes				\$ n/a
20c.	Property, homeowner's, or renter's insurance				\$ n/a
20d.	Maintenance, repair, and upkeep expenses				\$ n/a
20e.	Homeowner's association or condominium dues				\$ n/a

Debtor 1 **Mark Austin Rosetta** Case number (if known) 24-30092

21. Other. Specify: _____

21. +\$ _____

\$	750
\$	0
\$	750

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 750

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ 0

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 750

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from Schedule I.

23a. \$ 200

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 750

23c. Subtract your monthly expenses from your monthly income.

23c. \$ -550

The result is your *monthly net income*.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: Decrease if the Townhome is sold. Increase if the Townhome is repaired.